

"AHIP's Board of Directors is responding to the concerns of the American people by offering a workable solution to ensure that no one is left out of the health care system because of their health, age, income or employment status," said Ignagni.

The new proposal builds on the series of comprehensive reform plans that AHIP's Board of Directors began releasing in November 2006. Further reform proposals addressing the affordability, accessibility and quality of health care are anticipated in the weeks ahead.

SUMMARY OF AHIP'S PROPOSAL TO GUARANTEE COVERAGE FOR PRE-EXISTING CONDITIONS AND PROMOTE AFFORDABILITY IN THE INDIVIDUAL INSURANCE MARKET:

Guarantee-issue coverage with no pre-existing condition exclusions;

Establish an individual coverage requirement with an insurance coverage verification system, an automatic enrollment process and effective enforcement of the requirement that all individuals purchase and maintain coverage;

Promote affordability by: providing refundable, advanceable tax credits for moderate-income individuals and working families; and promoting tax equity whether coverage is obtained through an employer or the individual market; and

Ensure premium stability for those with existing coverage through a broadly funded reimbursement mechanism that spreads costs for the highest-risk individuals.

BACKGROUND ON THE INDIVIDUAL MARKET AND GUARANTEE ISSUE

AHIP's survey of the individual market shows that individually purchased health insurance is far more affordable and accessible than is widely known. The survey found that 9 out of 10 applicants undergoing medical underwriting were offered coverage. The plans commonly purchased by consumers provided substantial financial protection and a wide range of benefits, including coverage for behavioral health, prescription drugs and preventive services.

Some individuals are unable to purchase individual health insurance coverage in the private market because of their health status. One approach taken by states to address this issue has been the enactment of guarantee issue legislation requiring health plans to offer coverage to all applicants. These well-intentioned reforms have often resulted in severe unintended consequences, including significantly higher costs for all policyholders.

A report by Milliman, Inc. found that enactment of guarantee issue laws in the absence of requirement that individuals purchase coverage may incentivize people to defer seeking coverage until they have health problems—a situation which unfairly penalizes those who are currently insured. According to the report, states that implemented these laws saw a rise in insurance premiums, a reduction of individual insurance enrollment and no significant decrease in the number of uninsured. To learn more about the individual market survey and the Milliman report, please visit www.ahip.org.

IN MEMORY OF PRIVATE SEAN SILVA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. MCCLINTOCK) is recognized for 5 minutes.

Mr. MCCLINTOCK. Madam Speaker, in the aftermath of the attack of September 11, a young man from Roseville, California, answered his country's call

to duty and volunteered to take the war against radical Islam from our shores to theirs. His name was Sean Anthony Silva.

This Nation survives today and Americans remain safe today because of the idealism, the patriotism, the heroism, and the sacrifice of young Americans like Sean Silva who volunteered to defend us.

Today, they are the first line of defense between the tyranny and terrorism that have arisen in the Middle East and enlightened civilization around the world.

We in the House defend the principles of liberty and justice in this Chamber every day with our words. Men like Sean Silva defend them with their lives.

And on the night of October 9, 2003, Private Sean Silva defended these principles with his life. To understand the character of this young man, you need to understand what led up to that night.

Sean was a young person who saw his country attacked and instinctively rose to defend her. He saw his countrymen threatened and instinctively rose to shield them.

When Sean told his parents, Richard and Donna, that he wanted to enlist, they were obviously quite concerned. His mother worried that Sean would be dispatched to the Middle East within weeks of boot camp. Sean's reply was simple: Mom, I'm ready.

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He wanted to be an Army Scout, always leading, always in motion, always protecting the path of his comrades. Sergeant Timothy Sloan of the Army's Roseville, California, recruiting office remembered that Sean "wanted to be out doing things. He didn't want to be sitting behind a desk." Ultimately, he was assigned to the Second Armored Cavalry Regiment based in Fort Polk, Louisiana; and from there, he shipped out to Iraq.

The night of October 9, 2003, he had already returned from one treacherous patrol and was scheduled for another the next day. A night patrol was unexpectedly ordered, and Sean volunteered to go right back out on to the deadly streets of Sadr City, even though it wasn't his turn. His commander reminded him that he had already done much more than duty required, and Sean simply smiled and said, I just want to learn to do my job.

A few hours later, Sean's patrol was ambushed; and in the fierce fighting that followed, he gave what Lincoln called "the last full measure of devotion."

At Normandy, the chapel bears a tribute to those who "endured all, and gave all, that justice among nations might prevail and that mankind might enjoy freedom and inherit peace." At the age of 23, Sean Silva did exactly that.

Sean would have turned 30 this year. No doubt he would be married with

children now, with a promising career, getting ready for the holidays with his friends and family. Instead, his chair remains empty at the family table, and friends still leave messages for Sean at the Fallen Heroes Web site.

There is one in particular that stands out in this season. It comes from a little girl in Fort Jackson, South Carolina, whose father survived that terrible night. It reads: "Thank you Silva for protecting my daddy. He is here today because of direct actions that you have done. Thank you so much."

Sadr City is no longer besieged. Its streets now bustle with commerce and enterprise, and young people look forward to raising their own families and starting their own careers. They do so solely because of the sacrifice made by men like Sean Silva.

That sacrifice is ongoing for Sean's family every single day. I met Sean's father at a Memorial Day event this year. He speaks of his son's death as if it were yesterday.

Time does not heal the wounds borne by our Gold Star families. For them, every day is the day that the casualty officer came to call.

We owe it to these families to honor what Lincoln called "the cherished memory of the loved and the lost." We owe it to these fallen heroes, as Shakespeare said, to see that their "story shall the good man teach his son." And we owe it to ourselves, to our children and to our Nation to remember how precious is the freedom and peace that their sacrifice has purchased.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New Jersey (Mr. SMITH) is recognized for 5 minutes.

(Mr. SMITH of New Jersey addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

TRIBUTE TO JAMES L. OBERSTAR

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Tennessee (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Madam Speaker, several years ago, they sent us to a civility conference because they didn't think that Democrats and Republicans were getting along well enough in the Congress, and I have never forgotten something our first speaker said.

David McCullough, the great historian, told a story about a Russian visitor who came up into the House gallery in 1948 and watched for a while, and then he went out and shook his head and he said, "The House is a